

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

**Marie-Ann Greenberg MAG-1284
Chapter 13 Standing Trustee
30 TWO BRIDGES ROAD
SUITE 330
FAIRFIELD, NJ 07004-1550
973-227-2840**

IN RE:
MARIA REASCOS



Order Filed on November 16,
2018 by Clerk, U.S. Bankruptcy
Court - District of New Jersey

Case No.: 18-15204 SLM

Hearing Date: 11/14/2018

Judge: STACEY L. MEISEL

Debtor is Entitled To Discharge

ORDER CONFIRMING PLAN

The relief set forth on the following pages, numbered 2 through 2 is hereby **ORDERED**.

DATED: November 16, 2018


Honorable Stacey L. Meisel
United States Bankruptcy Judge

Case No.: 18-15204 SLM

Caption of Order: ORDER CONFIRMING PLAN

The Plan of the Debtor having been proposed to creditors, and hearing having been held on the Confirmation of such Plan, and it appearing that the applicable provisions of the Bankruptcy Code have been complied with; and for good cause shown, it is

- ORDERED, that the plan of the above named Debtor dated 10/8/2018, or as amended at the confirmation hearing is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the Debtor; and it is further
- ORDERED, that to the extent that the Debtor's plan contains motions to avoid judicial liens under 11 U.S.C. Section 522(f) and/or to avoid liens and reclassify claims in whole or in part, such motions are hereby granted, except as specified herein:
- ORDERED, that commencing 7/1/2018, the Debtor shall pay the Standing Trustee
the sum of \$170.43 for a period of 36 month(s), which payments shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586. The unsecured creditors shall receive on a pro rata basis, the balance remaining from the payments set forth in this paragraph, after payment of all administrative, priority & secured claims (i.e., Pot Plan); and it is further
- ORDERED, that the Debtor must provide the Standing Trustee with their timely filed Tax Return by April 15th every year throughout the life of the plan and any refund in excess of \$1,500.00 shall be contributed into the plan for the benefit of the creditors or the case will be reconverted to Ch. 7 upon the Trustee filing a certification with 14 days notice to debtor(s) and debtor(s)' attorney; and it is further
- ORDERED, that the arrears claim of Flagstar Bank, FSB is to be paid inside the plan, unless otherwise ordered by the Court; and it is further
- ORDERED, that the debtor must become current with plan payment by 11/30/2018 or the case will be reconverted to Ch. 7 upon the Trustee filing a certification with 14 days notice to debtor(s) and debtor(s)' attorney; and it is further
- ORDERED, that should debtor(s) fail to make plan payments for a period of more than 30 days, the Standing Trustee may file with the Court and serve upon the debtor(s) and debtor(s)' counsel, a Certification of Non-receipt of Payment and request that the debtor(s)' case be reconverted to Ch. 7. The debtor(s) shall have fourteen (14) days from the date of the filing of the Certification to file with the Court and serve upon the Trustee a written objection to such Certification; and it is further
- ORDERED, that the Debtor's attorney is allowed a fee of \$2,675.00. The unpaid balance of the allowed fee in the amount of \$1,000.00 shall be paid to said attorney through the Chapter 13 plan by the Standing Trustee; and it is further
- ORDERED, that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any discharged; and it is further
- ORDERED, that upon expiration of the Deadline to File a Proof of Claim, the Chapter 13 Standing Trustee may submit an Amended Order Confirming Plan upon notice to the Debtor, Debtor's attorney and any other party filing a Notice of Appearance.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Maria Reascos
Debtor

Case No. 18-15204-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Nov 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2018.

db Maria Reascos, 211 E 8th Ave, Roselle, NJ 07203-2033

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2018 at the address(es) listed below:

Barry J. Roy on behalf of Trustee Jay L. Lubetkin broy@rltlawfirm.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jay L. Lubetkin on behalf of Trustee Jay L. Lubetkin jlubetkin@rltlawfirm.com,
NJ57@ecfcbis.com, lvala@rltlawfirm.com, rgaydos@rltlawfirm.com
Marie-Ann Greenberg magecf@magtrustee.com
Mary Ann McField on behalf of Debtor Maria Reascos maryann@mmcfielddlaw.com,
G1557@notify.cincompass.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com
Sherri Jennifer Smith on behalf of Creditor FLAGSTAR BANK, FSB nj.bkecf@fedphe.com,
nj.bkecf@fedphe.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8